## In the Specification:

Please replace the paragraph beginning on page 21, line 8 with the following:

The exemplary fuel cell embodiment of FIG. 13 includes a replaceable fuel cartridge 350. The replaceable cartridge 350 includes a fuel reservoir 352 for holding a supply of liquid organic fuel, such as a formic acid fuel solution. The replaceable cartridge 350 may be constructed of any suitable material, with an example being a PTFE such as TEFLON. The anode enclosure 330 is provided with a loading passage communicating with the chamber 332, with the loading tube 354 of FIG. 13 being an exemplary loading passage. The loading tube 354 is configured to mate with the replaceable cartridge 350. Preferably the loading tube 352354 includes a sealing means such as a check valve 356. The check valve 356 is configured to provide one-way flow whereby flow is allowed into the chamber 332 from the cartridge reservoir 352 but reverse flow out of the chamber 332 is prevented. Other sealing means and configurations are also contemplated.

Please replace the paragraph beginning on page 21, line 21 with the following:

The replaceable cartridge 350 includes a recessed valve 358 that is located at the terminal end of a loading port 360. An exemplary loading port 360 comprises a generally tapered cavity configured to receive the loading tube 356 354 and guide it into engagement with the recessed valve 358. The valve 358 may comprise a spring loaded or like configured valve that opens when the filling tube 356 354 engages it. Configurations like the exemplary recessed valve 358 and loading port 360 may be desirable to reduce the chances of exposure of a fuel solution to user contact during loading.

Please replace the paragraph beginning on page 21, line 29 with the following:

The replaceable cartridge 350 is useful to load fuel solution into the chamber 332 after depletion of existing fuel. It will be appreciate that the fill tube 356 354 may extend for any practical distance, so that a passive fuel cell of the invention may be within the body of an electronic device and yet remain accessible for re-fueling.